AMENDMENTS

In the Claims

Amended Claims

Please amend, without prejudice or disclaimer, Claims 1, 13, 14, 23 and 32 as follows:

1. (Amended) A method of processing an insurance application, comprising the steps of:

receiving an application for a policy of insurance from a user over a computer network;

automatically approving or denying the application based on a comparison of data contained in the application with stored underwriting criteria;

automatically offering a policy of insurance to the user in response to the application over the computer network if the application is approved and presenting the policy to the user for electronic acceptance; and

issuing and activating the policy upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein all of the steps of said method occur during a single user session on the computer network, and wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period.

13. (Amended) A method of processing an application for an amendment to an existing policy of insurance, comprising the steps of:

receiving an application for an amendment to a policy of insurance from a user over a computer network;

automatically approving or denying the application based on a comparison of data contained in the application with stored underwriting criteria;

automatically offering an amended policy of insurance to the user in response to the application over the computer network if the application is approved and presenting the policy to the user for electronic acceptance; and

issuing and activating the policy upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein all of the steps of said method occur during a single user session on the computer network, and wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period.

14. (Amended) A computerized system for processing an insurance application during a single user session, comprising:

means for receiving an application for a policy of insurance from a user over a computer network during a user session;

means for automatically approving or denying the application during the user session based on a comparison of data contained in the application with stored underwriting criteria;

means for automatically offering a policy of insurance during the user session in response to the application over the computer network if the application is approved and presenting the policy during the user session to the user for electronic acceptance; and

means for issuing and immediately activating the policy during the user session upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein the issued and activated policy of insurance provides insurance coverage for the user without a post user-session delay period.

23. (Amended) A computerized system for processing an insurance application during a single user session, comprising;

a server; and

a database;

wherein said server transmits an application for a policy of insurance to a user over a computer network during a user session in response to a request therefore from the user;

wherein the server automatically approves or denies the application during the user session based on a comparison of data contained in the application with stored underwriting criteria;

wherein said server automatically offers a policy of insurance to the user over a computer network during a user session in response to the application over the computer network if the application is approved and presents the policy during the user session to the user for electronic acceptance; and

wherein said server issues and activates the policy during the user session upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein the issued and activated policy of insurance provides insurance coverage for the user without a post user-session delay period.

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32. (Amended) A computer-readable medium tangibly embodying instructions which, when executed by a computer, implement the process of :

receiving an application for a policy of insurance from a user over a computer network;

automatically approving or denying the application based on a comparison of data contained in the application with stored underwriting criteria;

automatically offering a policy of insurance to the user in response to the application over the computer network if the application is approved and presenting the policy to the user for electronic acceptance; and

issuing and activating the policy upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein all of the steps of said method occur during a single user session on the computer network, and wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period.